Certificate Number: 03621-PAM-DE-030426014

Bankruptcy Case Number: 14-03689



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 13, 2018</u>, at <u>5:03</u> o'clock <u>PM EST</u>, <u>Nanette Hanna</u> completed a course on personal financial management given <u>by internet</u> by <u>Credit Card Management Services</u>, <u>Inc. d/b/a Debthelper.com</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date: January 13, 2018 By: /s/Yadira Diaz

Name: Yadira Diaz

Title: <u>Credit Counselor</u>